

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Douglas J Hogrebe  
Chery A. Hogrebe  
Debtors

Case No. 13-05231-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: PRadginsk  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 72

Date Rcvd: Nov 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2019.

db/jdb  
cr  
+Douglas J Hogrebe, Chery A. Hogrebe, 179 Maple Tree Road, Dallas, PA 18612-2420  
+PA Department of Revenue, Office of Attorney General, 15th Floor - Strawberry Square,  
Harrisburg, PA 17120-0001  
4402879 +ACE HARDWARE CORPORATION, DAVID J. FISH / THE FISH LAW FIRM, P.C.,  
55 S MAIN STREET, SUITE 341, NAPERVILLE, IL 60540-5381  
4389189 +Ace Hardware Corporation, 2200 Kensington Court, Oak Brook, IL 60523-2100  
4389190 American Express, Attn: Acccounts Payable, 2965 W. Lakes Corporate Blvd.,  
Weston, FL 33331-3626  
4389192 +Beckett Realty, LLC, 3 Quail Run, Boonton Twp., NJ 07005-9047  
4389193 Blue Cross of NE PA, North Main Street, Wilkes-Barre, PA 18711  
4397118 #CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971  
4389201 Citimortgage, P O Box 6243, Sioux Falls, SD 57117-6243  
4389205 +Epicor, P O Box 671069, Dallas, TX 75267-1069  
4389207 +Fannie Mae Mortgage Help Ctr, 7077 Bonnevall Rd Ste 450, Jacksonville, Fl 32216-1800  
4389208 +Fidelity Nat. Indemnity Ins. Co., 602-604 Shawnee St, Hanover Twp., PA 18706-5253  
4389210 +GM Card, Customer Center, P O Box 71107, Charlotte, NC 28272-1107  
4389209 Geisinger, 100 North Academy Avenue, Danville, PA 17822-3941  
4389211 Golden Rule, P O Box 31374, Salt Lake City, UT 84131-0374  
4389214 HSBC Card Servs/Cap One, P O Box 71107, Charlotte, NC 28272-1107  
4389216 +Interstate Batteries, 141 Route 106, Greenfield Twp., PA 18407-3526  
4389217 JMK-IIT, 530B W.N. Frontage Road, Boilingbrook, IL 60440  
4389221 +JP Mascaro, P.O. Box 7250, Auburn, PA 19407-7250  
4389220 +Joseph & Diane Rasmus, 511 Main Road, Hunlock Creek, PA 18621-3810  
4389222 +Klehr Harrison Harvey, Branzburg & Ellers LLP, 260 S. Broad Street,  
Philadelphia, PA 19102-5012  
4389223 +Michael J. Rowland, Esq, Atty: Beckett L.L.C., 4 Second Avenue Ste 202,  
Denville, NJ 07834-2748  
4389224 +Middlesworth, 181 East State Street, Larksville, PA 18704-1011  
4389226 +NCB Bank, Karen Fleming, 2011 Crystal Drive, Arlington, VA 22202-3734  
4487867 +NCB, FSB, c/o Jeffrey Kurtzman, Esquire, Klehr Harrison Harvey Branzburg LLP,  
1835 Market Street, Suite 1400, Philadelphia, PA 19103-2945  
4389228 +NZYMSYS, 131 Pitkin Street, East Hartford, CT 06108-3316  
4389225 +Nationwide Bank, P.O. Box 9215, Old Bethpage, NY 11804-9015  
4389229 +On Deck Capital, Martha K. Dreiling, Dir., 4600 N. Fairfax Dr., Ste 800,  
Arlington, VA 22203-1555  
4476031 +PNC BANK, PO BOX 94982, CLEVELAND. OHIO 44101-4982  
4389232 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
4389233 +PNC Bank, P O Box 3429, Pittsburgh, PA 15230-3429  
4553968 +Patrick J. Troy, Sirlin Lesser & Benson, PC, 123 S. Broad St., Ste 2100,  
Philadelphia, PA 19109-1042  
4514351 +Patrick J. Troy, Esquire, Sirlin Lesser & Benson PC, 123 S Broad St Ste 2100,  
Philadelphia, PA 19109-1042  
4389231 +Penteledata, P.O. Box 401, Palmerton, PA 18071-0401  
4389236 Service Electric Cable TV, P O Box 25025, Lehigh Valley, PA 18002-5025  
4389238 +The Fish Law Firm, Atty: Ace Hardware, 55 S. Main St Ste 341, Naperville, IL 60540-5381  
4389239 +U.S. Sm. Business Admin., 1110 Vermont Ave., NW, Washington, DC 20005-3544  
4389240 +UGI Electric Utilities, Inc., P O Box 71203, Philadelphia, PA 19176-6203  
4389241 UGI Electric Utilities, Inc.DE, P O Box 15533, Wilmington DE 19886-5523  
4389243 +UniFirst, 1082 Hanover Street, Wilkes-Barre, PA 18706-2000  
4389244 Vengroff Williams Inc., Coll: Blue Cross, P O Box 4155, Sarasota, FL 34230-4155  
4389245 Verizon, P O Box 2800, Lehigh Valley, PA 18002-8000  
4389251 Wyo Valley Sanitary Auth., P O Box 33A, Wilkes-Barre, PA 18703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+EDI: IRS.COM Nov 08 2019 00:13:00 Department of the Treasury, Internal Revenue Service,  
600 Arch Street, Room 5200, Attn: John T. Amenta, Philadelphia, PA 19106-1611  
4427233 +E-mail/Text: bncmail@w-legal.com Nov 07 2019 19:09:46 ALTAIR OH XIII, LLC,  
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4389191 +EDI: BANKAMER.COM Nov 08 2019 00:13:00 Bank of America Home Loans, Customer Service,  
450 American St. #SV416, Simi Valley, CA 93065-6285  
4389200 EDI: CITICORP.COM Nov 08 2019 00:13:00 Citibank, P O Box 182564,  
Columbus, OH 43218-2564  
4389194 +EDI: CAPITALONE.COM Nov 08 2019 00:13:00 Capital One, P O Box 30281, SLC, UT 84130-0281  
4389196 EDI: CHASE.COM Nov 08 2019 00:13:00 Chase Bank, Card Services, P O Box 15153,  
Wilmington, DE 19885-5153  
4389197 EDI: CHASE.COM Nov 08 2019 00:13:00 Chase Bank Card Services, P O Box 17280,  
Wilmington, DE 19885-7280  
4389198 EDI: CHASE.COM Nov 08 2019 00:13:00 Chase Cardmaster Servs., P O Box 15548,  
Wilmington, DE 19886-5548  
4389199 EDI: CHASE.COM Nov 08 2019 00:13:00 Chase Disney, Cardmember Services, P O Box 15153,  
Wilmington, DE 19886-5153  
4389202 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 07 2019 19:09:38 Comm of PA-Dept of Revenue,  
Bankruptcy Division, P O Box 280946, Harrisburg, PA 17128-0946

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4389203 EDI: DISCOVER.COM Nov 08 2019 00:13:00 Discover Bank, P O Box 71084,  
Charlotte, NC 28272-1084

4389204 +E-mail/Text: saleenah@jaclo.com Nov 07 2019 19:09:52 Durst Corp., 129 Dermond Street,  
Cranford, NJ 07016-3275

4389206 +E-mail/Text: bankruptcy@erieinsurance.com Nov 07 2019 19:09:55 Erie Insurance Group,  
100 Erie Ins. Place, Erie, PA 16530-0001

4488692 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 07 2019 19:09:35 Green Tree Servicing LLC,  
PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049

4389212 E-mail/Text: bankruptcy.bnc@ditech.com Nov 07 2019 19:09:35 Green Tree Servicing, LLC,  
Servicer: Bank of Am, P O Box 6172, Rapid City, SD 57709-6172

4389213 +E-mail/Text: miller@hnbbsbank.com Nov 07 2019 19:09:35 Honesdale National Bank,  
38 N Franklin Street, Wilkes-Barre, PA 18701-1301

4389230 E-mail/Text: csc.bankruptcy@amwater.com Nov 07 2019 19:09:56 PA American Water,  
Customer Service Center, P O Box 578, Alton, IL 62002-0578

4442659 EDI: PRA.COM Nov 08 2019 00:13:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

4463963 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 07 2019 19:09:39  
Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,  
Harrisburg P A 17128-0946

4389234 +E-mail/Text: ggresham@quikrete.com Nov 07 2019 19:09:35 Quikrete, P.O. Box 930134,  
Atlanta, GA 31193-0134

4389235 +E-mail/Text: katie.mccolain@rugdoctor.com Nov 07 2019 19:09:54 Rug Doctor, P.O. Box 849958,  
Dallas, TX 75284-9958

4389237 +E-mail/Text: rtumsuden@sidharvey.com Nov 07 2019 19:09:27 Sid Harvey, 605 Locust Street,  
Garden City, NJ 11530-6531

4393502 +E-mail/Text: miller@hnbbsbank.com Nov 07 2019 19:09:35 THE HONESDALE NATIONAL BANK,  
P.O. BOX 350, HONESDALE, PA 18431-0350

4389242 E-mail/Text: bkrcy@ugi.com Nov 07 2019 19:09:54 UGI Penn Natural Gas Inc, P O Box 15533,  
Wilmington, DE 19886-5533

4389246 EDI: VERIZONCOMB.COM Nov 08 2019 00:13:00 Verizon Wireless, P O Box 25505,  
Lehigh Valley, PA 18002-5505

4389247 +EDI: WFFC.COM Nov 08 2019 00:13:00 Wells Fargo, 11601 N. Black Canyon Hwg.,  
Phoenix, AZ 85029-3451

4415814 EDI: WFFC.COM Nov 08 2019 00:13:00 Wells Fargo Bank, N.A., Home Equity Group,  
1 Home Campus X2303-01A, Des Moines, IA 50328-0001

4389248 +EDI: WFFC.COM Nov 08 2019 00:13:00 Wells Fargo Bank, N.A., MAC N9777112, P O Box 5169,  
Sioux Falls, SD 57117-5169

4638003 +EDI: WFFC.COM Nov 08 2019 00:13:00 Wells Fargo Bank, N.A., 3476 Stateview Boulevard,  
Fort Mill, SC 29715-7200

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4507635 Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone # 888-298-7785,  
Green Tree Servicing LLC, PO BOX 0049

4389218 Joseph & Diane Rasmus

4389219 Joseph & Diane Rasmus

4514293 NCB, FSB

cr\* +NCB, FSB, c/o Jeffrey Kurtzman, Esquire, Klehr Harrison Harvey Branzburg LLP,  
1835 Market Street, Suite 1400, Philadelphia, PA 19103-2945

4389195\* +Capital One, P O Box 30281, SLC, UT 84130-0281

4389215\* Department of the Treasury, Internal Revenue Service, P O Box 7346,  
Philadelphia, PA 19101-7346

4507634\* +Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049

4424093\* ++UGI UTILITIES INC, ATTN CREDIT & COLLECTIONS, P O BOX 13009, READING PA 19612-3009  
(address filed with court: UGI Penn Natural Gas, Inc, UGI Utilities Inc, One UGI Center,  
Bldg F, Wilkes-Barre Pa 18711)

4389249\* +Wells Fargo Bank, N.A., MAC N9777112, P O Box 5169, Sioux Falls, SD 57117-5169

4389250\* +Wells Fargo Bank, N.A., MAC N9777112, P O Box 5169, Sioux Falls, SD 57117-5169

4389227 ##+Newtown Slocumb Windows, 247 Old River Road, Wilkes-Barre, PA 18702-1616

TOTALS: 4, \* 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2019 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Wells Fargo Bank, N.A. [ecfmail@mw-c-law.com](mailto:ecfmail@mw-c-law.com),  
[ecfmail@ecf.courtdrive.com](mailto:ecfmail@ecf.courtdrive.com)  
Ann E. Swartz on behalf of Creditor Well Fargo Bank, N.A. as successor by merger to Wachovia Bank, N.A. [ecfmail@mw-c-law.com](mailto:ecfmail@mw-c-law.com), [ecfmail@ecf.courtdrive.com](mailto:ecfmail@ecf.courtdrive.com)  
Charles J DeHart, III (Trustee) [TWecf@pamd13trustee.com](mailto:TWecf@pamd13trustee.com)  
Jeffrey D Kurtzman on behalf of Creditor NCB, FSB [Kurtzman@kurtzmansteady.com](mailto:Kurtzman@kurtzmansteady.com)  
John H. Doran on behalf of Debtor 1 Douglas J Hogrebe [jdoran@dorananddorand.com](mailto:jdoran@dorananddorand.com),  
[mdoran@dorananddorand.com](mailto:mdoran@dorananddorand.com); [ldoran@dorananddorand.com](mailto:ldoran@dorananddorand.com)  
John H. Doran on behalf of Debtor 2 Chery A. Hogrebe [jdoran@dorananddorand.com](mailto:jdoran@dorananddorand.com),  
[mdoran@dorananddorand.com](mailto:mdoran@dorananddorand.com); [ldoran@dorananddorand.com](mailto:ldoran@dorananddorand.com)  
Joseph P Schalk on behalf of Creditor Green Tree Servicing LLC [jschalk@barley.com](mailto:jschalk@barley.com),  
[sromig@barley.com](mailto:sromig@barley.com)  
Joshua I Goldman on behalf of Creditor GREEN TREE SERVICING LLC [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com),  
[bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
Kathryn Evans Perkins on behalf of Creditor National Cooperative Bank [kperkins@klehr.com](mailto:kperkins@klehr.com),  
[afody@klehr.com](mailto:afody@klehr.com)  
Lisa M. Doran on behalf of Debtor 1 Douglas J Hogrebe [ldoran@dorananddorand.com](mailto:ldoran@dorananddorand.com)  
Lisa M. Doran on behalf of Debtor 2 Chery A. Hogrebe [ldoran@dorananddorand.com](mailto:ldoran@dorananddorand.com)  
Marisa Myers Cohen on behalf of Creditor Well Fargo Bank, N.A. as successor by merger to Wachovia Bank, N.A. [Mcohen@mw-c-law.com](mailto:Mcohen@mw-c-law.com)  
Patrick Joseph Troy on behalf of Creditor NCB, FSB [ptroy@sirlinlaw.com](mailto:ptroy@sirlinlaw.com)  
Thomas I Puleo on behalf of Creditor GREEN TREE SERVICING LLC [tpuleo@kmlawgroup.com](mailto:tpuleo@kmlawgroup.com),  
[bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
United States Trustee [ustpreion03.ha.ecf@usdoj.gov](mailto:ustpreion03.ha.ecf@usdoj.gov)

TOTAL: 15

**Information to identify the case:**

Debtor 1 Douglas J Hogrebe  
First Name Middle Name Last Name

Debtor 2 Chery A. Hogrebe  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:13-bk-05231-RNO**

Social Security number or ITIN **xxx-xx-1849**  
EIN --

Social Security number or ITIN **xxx-xx-6163**  
EIN --

**Order of Discharge**

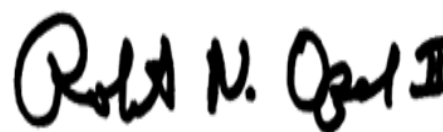
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas J Hogrebe

Chery A. Hogrebe

By the  
court:



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

11/7/19

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**